 E 1919 AF AN
Exhibit "E-2"

Case 3:11-cv-00624-JAG Document 76-8 Filed 12/14/12 Page 1 of 5 PageID# 1966



Prepared for: MICHAEL T DREHER Date: August 05, 2011

Page 1 of 22

Report number: 2046-2239-80

Dear MICHAEL T DREHER,

To assist you in understanding your correction summary, we have provided additional information that relates directly to items on your personal credit report.

IF ACCOUNT WAS OPENED AS A RESULT OF IDENTITY THEFT, THE CREDIT GRANTOR MAY NOT KNOW HOW TO CONTACT YOU TO

ADVANTA BANK

DISCUSS THIS MATTER. THE CREDIT GRANTOR REQUESTS THAT YOU CONTACT THEM DIRECTLY.

OTHER ITEMS DISPUTED ARE NOT CURRENTLY DISPLAYING ON YOUR PERSONAL CREDIT REPORT:-

0096880515

PO Box 9701 Allen, TX 75013

MICHAEL T DREHER

www.experian.com

Prepared for: MICHAEL T DREHER Report number: 2046-2239-80 Date: August 05, 2011

Page 2 of 22

About our dispute process

the furnisher of the information directly or review the original information in the public processing of your dispute. If you still question an item, then you may want to contact This summary shows the revision(s) made to your credit file as a result of our

The federal Fair Credit Reporting Act provides that you may:

- request a description of how we processed your dispute, including the business such information and the telephone number if reasonably available; name and address of any furnisher of information contacted in connection with
- request that we send these results to organizations who have requested your add a statement disputing the accuracy or completeness of the information; and

credit report in the past two years for employment purposes or six months for any

If no information follows, our response appeared on the previous page

How to read your results

Deleted - This item was removed from your credit

verified as belonging to you ownership of the item was disputed, then it was of our processing of your dispute deleted; review this report to learn its outcome Processed - This item was either updated or review this report to view the change. If **Updated** - A change was made to this item; Remains - This item was not changed as a result

Results

disputed with the sources of the information and processed any other requests you made. Here are the results: We completed investigating any items you

ADVANTA BANK CORP	ADVANTA BANK CORP	ADVANTA BANK CORP	Request for your credit history	ADVANTA CREDIT CARDS	ADVANTA BANK CORP	Credit items
Deleted	Deleted	Deleted	Outcome	Deleted	Remains	Outcome

for only \$7.95. To order, call Find out by ordering your 1 888 322 5583. VantageScore® from Experian What's your credit score?

condition). Although we do not or behavioral health or only as MEDICAL PAYMENT (i.e. "Cancer Center") that (relating to physical, mental, the name of a data furnisher information, it could appear in generally collect such certain medical information By law, we cannot disclose request that contain medical included on your report at your DATA. Consumer statements reports to others, they display display on your report, but on to us. If so, those names reports your payment history information are disclosed to

0096880515

ADVANTA BANK CORP

Deleted

Visit experian.com/status to check the status of your pending disputes at any time

Prepared for. MICHAEL T DREHER Date: August 05, 2011
Report number: 2046-2239-80

history continued	Оитсоте
ADVANTA BANK CORP	Deleted
ADVANTA BANK CORP	Deleted
ADVANTA BANK CORP	Deleted

0096880515

CONFIDENTIAL EXPOREH 900095

Page 3 of 22

www.experian.com

Date: August 05, 2011 Prepared for MICHAEL T DREHER

Report number: 2046-2239-80

Page 4 of 22

"ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 07-05-11." Personal statements you've asked us to include You've given us the following statement to include every time a company asks us for your credit reports

Your accounts that may be considered negative

payments and most public record items may remain on the credit report for up to seven such as an account that has been settled or transferred. This information is generally are not necessarily negative, but that a potential creditor might want to review more closely, off or sent to collection, bankruptoles, liens, and judgments. It also may contain items that that have not been past due remain up to 10 years after the date the account was for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts removed seven years from the initial missed payment that led to the delinquency. Missed years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax flens, which may remain The most common items in this section are late payments, accounts that have been charged transferred

Pay	Payment history legend		
묫	OK Curent/Tems of agreement met	S,	Voluntarily surrendered
30	Account 30 days past due	7D	Repossession
g	Account 60 days past due	B C	Paid by creditor
06	Account 90 days past due	ਨ	Insurance claim
120	120 Account 120 days past due	ю	Claim filed with government
50	Account 150 days past due	C	Defaulted on contract
180	Account 180 days past due	Ċ	Callection
Ŝ	Creditor received deed	င္ပ	Charge off
Ġ	Foredosure proceedings started	C S	Closed
H	Foreclosed	8	No data for this time period

7 7 8 8 8 8 8 9 9

Credit items

No phone number available SPRING HOUSE PA 19477 ADVANTA BANK PO BOX 844

0098637090 Address identification number

May 2011

Not reported payment Date of status

Payment history

First reported Jul 2008 Date opened Jun 2009 Type **Terms** Revolving

Monthly Not reported High balance original amount Not reported

Credit limit or

\$16,170 as of May Recent balance

Individual Responsibility

as of May 2011. Account charged off, \$16,170 written off, \$16,170 past due

This account is scheduled to continue on record until Jul This item remained unchanged from our processing of your

dispute in Jul 2011.

0096880515